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ABSTRACT

The Department of Labor Women's Bureau held 20 roundtable discussions and 4 public hearings in 1991 and 1992 to assess the success of government training and job assistance programs in meeting the needs of midlife women. During the discussions and hearings, more than 500 women between the ages of 35 and 54 shared their personal experiences, and front-line program workers and advocates provided testimony. Deficiencies in existing Job Training Partnership Act programs were identified along with general barriers to work and training encountered by many midlife women. Recommendations for eliminating the identified program deficiencies and barriers to employment and training were compiled directly from the testimony. According to the testimony, the typical midlife woman in today's workplace is a high school graduate with some college, lives in a metropolitan area with her husband and at least one child under the age of 19, works full time in a traditionally female occupation, earns more than both older and younger women in the work force, is at greatly increased risk of falling below the poverty threshold if she is the primary support of her family, and is fully insured by social security but not covered by an employer-financed pension or retirement. (Contains 19 tables.) (MN)

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MIDLIFE WOMEN SPEAK OUT:
ASSESSING JOB TRAINING

AND

THE STATUS OF WORKING WOMEN:
A STATISTICAL PROFILE OF MIDLIFE WOMEN AGED 35-54

WOMEN'S BUREAU
OFFICE OF THE SECRETARY
U.S. DEPARTMENT OF LABOR
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MIDLIFE WOMEN SPEAK OUT:
ASSESSING JOB TRAINING

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FOREWORD

Many midlife women seeking a place in today's skilled labor force do so at a disadvantage. Those reentering the work force after a long absence may have outdated skills, and others seeking paid employment for the first time may have few job skills.

In order to assess the success of government training and job assistance programs in meeting the needs of midlife women, the Department of Labor Women's Bureau held twenty roundtable discussions and four public hearings in 1991 and 1992. More than 500 midlife women--defined as those between the ages of 35 and 54--shared personal experiences, joining the testimony of public and private training program representatives, educators, government officials and business representatives.

The observations and recommendations contained in this report provide a summary of the testimony at those hearings and roundtable discussions. This report does not necessarily represent the views of all midlife women or the conclusions or policy directions of the Women's Bureau, Department of Labor.

The testimony summarized here adds a first-person and a front-line perspective on the employment and training needs of midlife women. It indicates that such women lack both access to information on education and job training as well as adequate support services to make training and work feasible. In the workplace, midlife women not only find that they have to compete with younger persons, they also often report to a younger supervisor who may skip over them for training opportunities. The employment situation of too many midlife women is characterized by involuntary part-time and seasonal work, undervalued skills, little upward mobility, few or no decision-making tasks and low pay.

These obstacles are only exacerbated for women of color. Women of color face, as one participant called it, the "double whammy of racism and sexism." In addition to discrimination they may face from employers and job training counselors, women of color are disproportionately represented among those living in poverty and must overcome a history of limited access to training and work opportunities. For immigrant women who speak English as a second language, training and job opportunities may be further limited because of language barriers.

KAREN NUSSBAUM
Director, Women's Bureau

OBSTACLES

Participants in the hearings and roundtables identified problems with existing training programs as well as general obstacles faced by midlife women.

I. DEFICIENCIES IN TRAINING PROGRAMS

A. JTPA requirements exclude many

Midlife women and training program directors and advocates find that programs funded through the Job Training Partnership Act (JTPA) are inaccessible. Many midlife women who need education and training find themselves ineligible for the available services. Current eligibility regulations put them in unsolvable double binds. For example, their income is higher than the threshold for a program or a grant, but it is too low to pay for similar services in the private sector; their marital status or husband's work status disqualifies them from "displaced homemaker" programs--rated by most participants as highly successful--even though they may be in need of those services; they are too educated to qualify for basic education programs, but not skilled enough to obtain a job. Several advocates offered insights:

> "A problem we consistently run into are women who either retained their homes through divorce or death of their husband and need to continue paying the mortgage [but] are not able to do so because [they] lack upgraded skills and cannot go to school because they are not eligible for Pell grants."
>
> "Such regulations as those requiring a basic education deficiency simply eliminate service for many women who have very serious but different disadvantages."

B. Women's programs underfunded

Midlife women and advocates assert that there are not enough programs to help midlife women, and not enough funding for the programs that do exist. For instance, many programs funded specifically for midlife women are targeted primarily for displaced homemakers, and even those programs are underfunded, participants say.

One woman noted that little funding exists for "women who have little or no work experience compared to the numbers of [programs for] dislocated workers."

C. Information not accessible

The most commonly-cited problem for midlife women seeking work is that they do not know where to find information about education and training programs. For instance, one advocate said, "Many women have no idea that financial aid is available in various kinds of training programs." In addition, they are often confused by training program jargon, such as 'dislocated worker.'

Some midlife women may disqualify themselves from opportunities because they are not aware of the skills they have and the extent to which their skills are transferable in the labor market. As one advocate explained:

> "It's one thing for an educated woman to be counseled, tested, determine her interest and explore job availability, but for other women who are uneducated and never worked outside the home . . . they do not know where to start."

Midlife women who are already working also lack information. Many are not informed of training opportunities offered by their employers. One participant pointed in particular to women in low-paying jobs who "don't have that access because [they] don't have that network of women like professional women do."

D. Support systems lacking

Midlife women need programs that are responsive to the real constraints and issues in their day-to-day lives. One participant explained:

> "We need to make programs more accessible to women who work or have children in school. There need to be programs in work places, during work time, and we need to work with businesses to try [to] make that more flexible."

The presence of support services--emotional support groups as well as services like transportation, child care/elder care, health insurance and support stipends--can make a job training program feasible for midlife women, while the absence of such services can make a program impossible.

Emotional support groups and counseling play a critical role. Many midlife women, for example, need support in making midlife transitions and building self esteem. Some women discussed the difficulty staying off of public assistance after training because of the lack of support services available to them once they were employed. Hispanic women identified additional need for emotional support stemming from "the break up of the extended family."

The lack of child care/elder care presents a major barrier both for those working and for those in school and training programs. Midlife women, in particular, find themselves increasingly responsible for both their children and their aging parents--the dual obligations of the so-called "sandwich generation." Midlife women also may find themselves increasingly responsible for grandchildren and grandparents as well as for adult children who return home in the face of a poor job market.

For mothers in apprenticeship programs that start each day at 7 a.m., the lack of dependent care is particularly problematic. Several women testified to this:

> "The responsibility for caretaking does not diminish with time as one would expect as today's children age. Instead, even more time off the job is often required to assist with the caretaking of grandchildren or parents and/or grandparents."

> "When you talk of training and employment and education for Native American women in their midlife, one of the greatest obstacles that stands before them is the ability to find adequate childcare. [They] have probably already raised one family; they may have grandchildren that they are raising [now] or great-grandchildren."

Transportation is a key service, especially for women in rural areas who may have no other options for getting to work. Women working in urban areas also need training sites accessible by public transportation, as many of them do not have cars.

Basic subsistence funds are crucial to women reentering the work force to enable them to attend school or upgrade their skills, but they are generally not offered. Divorced midlife women, particularly those who acted primarily as full-time homemakers, are usually very disadvantaged financially. Testimony revealed that no-fault divorce has exacerbated the problem by releasing men from financial responsibility. Unrealistic expectations by judges of what women can earn, especially for those who earned college degrees some 20 to 30 years earlier or who have outdated skills, presents another problem.

II. GENERAL BARRIERS TO WORK AND TRAINING

A. Low skills

A lack of skills, especially basic education, presents a serious barrier to midlife women entering or advancing in the work force. An advocate explained:

> "We find that we are referring lots of women to GED and adult basic education programs before we can even begin the process of finding them employment."

In addition, there is evidence that increased knowledge and skill levels while on the job do not always result in an increase in earnings for midlife women; men generally receive greater pay increases for on the job training than do women. One counselor told the panel:

> "Perhaps the most resounding frustration that I carry forward today is the repeated experience that the midlife woman's increased knowledge and skill levels while on the job do not result in an increase in earnings. It has been the experience of the midlife women I have consulted with that employers simply reap the benefits of having access to increased human resources capabilities without rendering increased compensation."

B. Employers' attitudes

Midlife women perceive that the jobs and promotions they want and need seem to be dependent upon employers' attitudes toward them. They feel that employers see them as 'over the hill,' and not worth an investment of either employment or training for advancement. They may also encounter the traditional bias that values younger women as more attractive. Their testimony focused on the positive qualities they possess as workers, such as maturity and dedication, and a broad array of skills learned as mothers and household managers and as workers.

C. Discrimination

Midlife women find they face a brutal combination of sex and age discrimination. Sex discrimination seems to be aimed particularly at women in nontraditional careers and in management. Age discrimination begins to show up for women by age 30; for men, it comes much later. Some participants noted that age bias against midlife students appears to be declining.

D. Health Insurance and other benefits

Midlife women, particularly those who first entered the labor force at midlife, are concerned that they will have to work an inordinate number of years to receive adequate retirement and social security benefits or to maintain health coverage.

Women in JTPA programs for the most part also lack health coverage. The decision to offer health benefits is left up to the individual program contractors, and is not required by either the states, which allocate the JTPA funds, or the Private Industry Councils, which contract for the program. Only the Job Corps guarantees health and dental care, but it does not cover participants while they are on home leave or vacation. Moreover, the Job Corps is targeted to younger men and women.

E. Time

Time itself can be a barrier for midlife women. Most women who enter or reenter the labor force need immediate employment. Although they may need long-term training to obtain the kind of job that provides economic self-sufficiency, they cannot afford to invest two years of time in training unless they have financial support for themselves and for their families. Women who are working also find they cannot commit the time to advance their career because of dual home and family responsibilities.

Advocates gave an example of the way this affects immigrant and refugee Asian women in their midlife years:

> "Asian women would like to have a job today, any kind of job, because they are poor. The current trend of [the] JTPA saying that [we] have to train people before we can place [them means that] we lose the people. They would like to have jobs today and then think about training."

RECOMMENDATIONS

The following recommendations were compiled directly from the testimony of midlife women and front-line program workers and advocates. While the Department of Labor Women's Bureau does pursue some of these issues independently, these recommendations do not represent the judgments or policy of the Women's Bureau.

I. IMPROVING TRAINING PROGRAMS

There are job training programs that work. These models need to be replicated and expanded. For example, many individuals praised the program guidelines issued by the Displaced Homemaker Network, and suggested that a model program based on those guidelines ought to be replicated for all women--homemakers and others. Community college programs were also hailed, especially those funded by state displaced homemaker legislation and the Carl Perkins Vocational Education Act, which has set asides for displaced homemakers and single parents.

A. JTPA requirements

* Establish open-entry/open exit enrollment in programs instead of set entry and exit dates, so that women have access as soon as they are ready.

B. JTPA Funding

* Educate the Private Industry Council and encourage individuals to attend Council meetings in order to influence which programs and support services are funded.

* Increase the funding of community-based centers and community colleges, which midlife women find less bureaucratic and more supportive.

* Provide full funding for the Displaced Homemaker Self-Sufficiency Act of 1990. The Act was passed with a $35 million authorization but no appropriation.

* Fund more preapprenticeship programs for non-traditional jobs. Include pre-vocational training in mathematics and physical fitness.

C. Access to program information

* Place announcements for programs where women would see them in their everyday lives such as on television, in the yellow pages, laundromats, libraries, housing projects, grocery stores, community schools and churches, etc.

* Provide basic counseling on program registration, career paths, educational focuses and the availability of financial aid.

* Develop a job skills and career development hotline.

* Develop career resource centers throughout the country.

* Encourage networking and referrals. Use the mailing list of participants from the Women's Bureau hearings and roundtable discussions as a starting point. Explore the establishment of an informal clearinghouse or a select focus group for sharing information.

* Translate all program announcements and public advertisements into different languages, and disseminate them in diverse cultural communities.

* Provide information on programs for ex-offenders and allow inmates to contact programs prior to parole.

D. Support services

* Provide support groups and mentoring for midlife women, especially those entering non-traditional jobs, where women face extreme social isolation and harassment.

* Develop correspondence courses and televised cable courses for graduate studies that will be accessible to midlife women who are homebound or living in rural areas.

* Create a transportation hotline. Utilize publicly owned vehicles, such as school buses, to provide evening or school-hour runs to campuses and community-based training centers.

* Provide stipends or work/study jobs for those most in need --especially women who are single family heads--while they obtain schooling or training.

* Provide more education on equal employment opportunity laws and other legal rights.

* Teach women career planning and professional skills, such as assertiveness, leadership skills, current and future job market trends; and financial and pre-retirement planning.

* Mandate provisions of benefits like health insurance, pension coverage and social security taxes on a pro-rated basis for part-time workers.

* Encourage improvements in child care/elder care and family and medical leave regulations.

II. OVERCOMING GENERAL BARRIERS

A. Employers' practices and attitudes

* Provide sexual harassment training for male managers and workers.

* Develop an ad campaign to impress upon employers the benefits of hiring midlife women.

* Train managers in cultural and gender issues in order to change their own attitudes about training for midlife women, especially those in clerical positions.

* Require companies to make all training opportunities easily accessible to all employees through a formal process.

* Provide tax incentives for small businesses to provide training and/or education scholarships for their employees.

B. Discrimination

* Improve enforcement of age, race and sex discrimination laws.

* Promote equal pay for comparable jobs. Provide technical assistance to employers on achieving pay equity.

* Raise the minimum wage. This would help not only women workers who are disproportionately concentrated in low-wage jobs, but would also help all low-wage workers.

C. Educational opportunities

* Develop uniform credit transferability among all higher education institutions in each state. In the meantime, educate women about the transferability of old credits.

* Rename the ABD/GED training to diminish embarrassment. Publicize the fact that practice tests are available to prepare for the GED.

* Institute career information and exploration at the grade school level and an emphasis on math preparation for girls in elementary and secondary school.

THE STATUS OF WORKING WOMEN:

A Statistical Profile of Midlife Women Aged 35-54

November 1992

Statistical Profile of Midlife Women

The Status of Working Women Aged 35 - 54

Executive Summary

In the 1990s, women at the midpoint of their working lives--the 35 to 54 age group--will play an increasingly important role in the work force. In 1991, about two out of five women in the labor force fell in this age group. By 2005, that figure will jump to almost one half of the women in the labor force.

Following are a few general characteristics:

-- The midlife woman in today's workplace is a high school graduate with some college.

-- She lives in a metropolitan area with her husband and is the mother of at least one child still under the age of 18.

-- She is working full time and is employed in a traditionally female occupation.

-- She has entered her prime earning years, earning more than both older and younger women in the work force.

-- Her earnings place her above the poverty line, although her chances of slipping below the poverty threshold increase greatly if she is the primary support of the family.

-- She is fully insured by social security but is not covered by an employer-financed pension or retirement.

The Women's Bureau has developed the following Statistical Profile of Midlife Women to provide a framework within which to identify and discuss the economic status of women in their prime earning years. This kind of profile can be the starting point for examining other needs and concerns of this population--through the 1990s and into the next millennium.

Population

Of the 99.2 million women age 16 and over in the civilian U.S. population in 1991, one-third, or 33.1 million, were in their midlife years. The minority female civilian population aged 35 to 54, excluding those of Hispanic origin, accounted for more than 5 million women, or 16 percent. Midlife women of Hispanic origin represented 7 percent of the population.

Table 1

Civilian Population of Midlife Women, 1991
(in thousands)

Age	Total	White	Black/ Other	Hispanic Origin
Women 16 and over	99,214	83,822	15,392	7,374*
Midlife women	33,149	27,971	5,178	2,372
35 to 39	10,354	8,638	1,716 \	1,446
40 to 44	9,374	7,935	1,439 /	
45 to 49	7,335	6,237	1,098 \	926
50 to 54	6,086	5,161	925 /	

* Data as of March 1991. Persons of Hispanic origin may be of any race.

Sources: Bureau of Labor Statistics, Employment and Earnings, January 1992, and unpublished data from the Current Population Survey, March 1991.

NOTE: Because several data sources have been used, the numbers may sometimes be inconsistent among the various tables.

Geographic Location

About 11 million, or more than one-third, of women 35 to 54 years of age resided in the South in March 1990; almost one-fourth, in the Midwest; and one-fifth, each in the Northeast and the West.

Table 2

Region of Residence of Midlife Women, March 1990
(in thousands)

Location	Number	Percent
United States	31,876	100.0
Region:		
Northeast	6,646	20.8
Midwest	7,688	24.1
South	10,917	34.2
West	6,625	20.8

Source: Bureau of the Census, Marital Status and Living Arrangements: March 1990.

More than three-fourths of all midlife women lived in metropolitan areas. A higher proportion of minority women, however, lived in metropolitan areas: 93 percent of Hispanic and 85 percent of Black midlife women lived in metropolitan areas.

Table 3

Metropolitan Residence of Midlife Women, March 1990
(in thousands)

Race/Ethnic Group	Total	Metropolitan Residence	Percent
Women 15 and over	99,838	77,715	77.8
Midlife women	31,876	25,009	78.5
White	26,943	20,745	77.0
Black	3,694	3,157	85.5
Hispanic origin*	2,257	2,108	93.4

* Persons of Hispanic origin may be of any race.

Source: Bureau of the Census, Marital Status and Living Arrangements: March 1990.

Labor Force Status

Three-fourths of midlife women were in the labor force in 1991. Women age 40 to 44 had the highest participation rate, 77.7 percent. Of the midlife labor force, 12 percent were Black women and 6 percent were of Hispanic origin.

Midlife women who were not in the labor force were more likely to be "keeping house" rather than fitting another category, such as "going to school" or "unable to work"; 81 percent of those who were not in the labor force were homemakers as compared with only 3 percent who were students.

As a group, midlife women have a lower unemployment rate than other women. However, unemployed midlife women tend to remain out of work for longer periods of time than other women. In 1991, 30 percent of midlife women were unemployed for more than 14 weeks, as compared with 23 percent of all women.

Table 4

Labor Force Status of Midlife Women, 1991
(in thousands)

Age/Race/Ethnic Group	Labor Force	Participation Rate	Unemployment Rate	Not in Labor Force
Women 16 and over	56,893	57.3	6.3	42,321
Midlife women	24,778	74.7	4.5	8,372
35 to 39	7,834	75.7	5.1	2,521
40 to 44	7,287	77.7	4.3	2,087
45 to 49	5,532	75.4	4.2	1,803
50 to 54	4,125	67.8	4.1	1,961
White	20,999	75.1	4.2	8,372
Black	2,881	74.3	5.3	995
Hispanic origin*	1,448	63.2	6.4	866

* Persons of Hispanic origin may be of any race.

Source: Bureau of Labor Statistics, Employment and Earnings, January 1992, and unpublished data from the Current Population Survey, March 1991.

Employment Status

Twenty percent of the midlife women in the labor force worked part time in March 1991, as compared with 25 percent of women of all ages. Part-time workers tended to be the younger midlife women; they also had the youngest children. Women age 35 to 44 accounted for more than 60 percent of part-time employment among midlife women. Black women were more likely than others to be working full time; in March 1991, 83 percent were in full-time jobs.

Table 5

Employment Status of Midlife Women, March 1991
(in thousands)

Age/Race/ Ethnic Group	Labor Force	Full Time	Part Time	Unemployed
Women 16 and over	56,373	35,989	13,952	4,450
Midlife women	24,486	18,535	4,800	1,151
35 to 44	14,988	11,228	3,016	744
45 to 54	9,498	7,307	1,784	407
White	20,804	15,491	4,413	901
Black	2,808	2,321	276	212
Hispanic origin*	1,504	1,123	260	122

* Persons of Hispanic origin may be of any race.

Source: Bureau of Labor Statistics, unpublished data from the Current Population Survey, March 1991.

Marital Status

Compared with the female labor force as a whole in March 1991, more midlife women in the labor force were married and living with their husbands or were divorced. Almost 85 percent of midlife women fell into one of these two categories compared with 67 percent of the female labor force overall.

Table 6
Marital Status of Midlife Women in the Labor Force, March 1991
(in thousands)

Marital Status	Total Labor Force	White	Black	Hispanic Origin*
Midlife women	24,486	20,804	2,808	1,504
Married, spouse present	16,305	14,428	1,230	910
Never married	2,193	1,640	477	1[illegible]
Married, spouse absent	1,116	736	350	145
Widowed	678	530	130	64
Divorced	4,194	3,470	620	245

*Persons of Hispanic origin may be of any race.

Source: Bureau of Labor Statistics, unpublished data from the Current Population Survey, March 1991.

By far the largest proportion (82 percent) of midlife women working part time in 1991 were married and living with their husbands. This group also had the lowest unemployment rate, 3.9 percent.

Table 7

Employment Status of Midlife Women by Marital Status, March 1991
(in thousands)

Marital Status	Total Employed	Full Time	Part Time	Unemployed
Midlife women	23,335	18,535	4,800	1,151
Married, spouse present	15,664	11,737	3,927	641
Never married	2,056	1,860	196	138
Married, spouse absent	1,030	877	153	86
Widowed	634	516	118	44
Divorced	3,953	3,546	406	242

Source: Bureau of Labor Statistics, unpublished data from the Current Population Survey, March 1991.

Children under 18

In March 1988, half of the midlife women in the labor force had children under 18, as compared with two-fifths of all women. Not surprisingly, the younger the women, the younger their children, with 96 percent of the mothers who had children under 6 in the 35 to 44 age range.

Table 8

Midlife Women in the Labor Force with Children under 18, March 1988
(in thousands)

Age	Age of Children			
	Under 18	14-17	6-13	Under 6
Women 16 and over	21,528	4,151	8,513	8,865
Midlife women	10,850	3,771	5,331	1,748
35 to 44	8,764	2,460	4,633	1,671
44 to 54	2,086	1,311	698	77

Source: Bureau of Labor Statistics, unpublished data from the Current Population Survey, March 1988.

More than three-fourths of the mothers with children under 6 were married and living with their husbands; almost 15 percent were divorced. Almost three-fourths of the Black midlife women with children under 18 were in the labor force. Hispanic women with children under 18 were less likely than other women to be in the labor force.

Table 9

Midlife Women in the Labor Force with Children under 18, by Race/Ethnic Group, March 1988
(in thousands)

Marital Status	Race/Ethnic Group			
	Total	White	Black	Hispanic Origin*
Women 16 and over	21,528	17,603	3,170	1,665
Midlife women	10,850	9,093	1,303	758
Married, spouse present	8,477	7,392	708	565
Never married	219	84	132	28
Married, spouse absent	526	328	184	50
Widowed	241	168	54	18
Divorced	1,389	1,121	225	96

*Persons of Hispanic origin may be of any race.

Source: Bureau of Labor Statistics, unpublished data from the Current Population Survey, March 1988.

Educational Attainment

Nine out of ten midlife women in the labor force in 1991 had completed high school. One-fourth of midlife women had completed 4 or more years of college. Women 35 to 44 were more likely than women 45 to 54 to have some postsecondary education (51 percent compared with 43 percent, respectively).

Table 10

Educational Attainment of Midlife Women in the Labor Force, 1991
(in thousands)

Education completed	Total	35 to 44	45 to 54
Midlife Women	24,775	15,125	9,650
Less than 4 years of high school	2,540	1,308	1,232
8 years or less	865	419	446
1 to 3 years of high school	1,675	889	786
4 years of high school	10,442	6,140	4,302
1 to 3 years of college	5,520	3,596	1,924
4 years of college or more	6,271	4,080	2,191
4 years only	3,488	2,317	1,171
5 years or more	2,783	1,763	1,020

Source: Bureau of Labor Statistics, unpublished data from the Current Population Survey, 1991 annual averages.

In October 1990, 1.4 million midlife women were enrolled in college. Thirty-three percent were enrolled in graduate school, and 35 percent were enrolled in 2-year colleges. These women were, to a great extent, part-time students; more than one million, or 72 percent, were part-time students.

In 1991, Hispanic midlife women were more likely than other women not to have completed high school. One-fourth of the white midlife women completed four or more years of college as compared with 18 percent of Black and 12 percent of Hispanic women.

Table 11

Educational Attainment of Midlife Women by Race/Ethnic Group, 1991
(in thousands)

Education completed	Total Midlife	White	Black	Hispanic Origin*
Midlife women	24,775	20,998	2,881	1,559
Less than 4 years of high school	2,540	1,957	464.	556
8 years or less	865	695	100	379
1 to 3 years	1,675	1,262	364	177
4 years of high school	10,442	8,910	1,262	562
1 to 3 years of college	5,520	4,725	639	253
4 years of college or more	6,271	5,406	517	188
4 years only	3,488	2,958	305	115
5 years or more	2,783	2,448	213	72

*Persons of Hispanic origin may be of any race.

Source: Bureau of Labor Statistics, unpublished data from the Current Population Survey, 1991 annual averages.

Occupational Patterns

In 1991 women in the 35 to 54 age range were more likely to be managers and professionals than were their younger counterparts and were less likely to be employed as technical, sales, and service workers. More than half of the women in managerial and professional specialty occupations were in their mid-career years. Midlife women in these occupations accounted for almost two-thirds of the secondary school teachers and more than half of the registered nurses, elementary school teachers, social workers and managers and administrators not elsewhere classified. In other occupational categories, midlife women accounted for more than half of the females employed as licensed practical nurses, real estate sales workers, supervisors in administrative support, teachers aides, and motor vehicle operators. However, women aged 35 to 44 were more likely than those 45 to 54 to be in managerial and professional occupations and less likely to be service workers, operators, fabricators, and laborers. (See Appendix).

Earnings

In 1990, midlife women had higher annual earnings on average than both older and younger women in the work force. Women's earnings peaked at ages 40 to 44; men's earnings peaked at 45 to 49. However, midlife women who were year-round full-time workers had earnings that were more than 20 percent higher than those with different work experience, such as temporary or part-time employment.

Table 12

Total Money Earnings of Midlife Women by Age and Work Experience, 1990

Age	Total		Year-round	Full-Time
	Number	Earnings	Number	Earnings
Women 18 and over	59,862	$15,493	31,667	$21,983
35 to 39	8,134	18,054	4,677	23,931
40 to 44	7,433	19,342	4,560	24,989
45 to 49	5,603	19,097	3,611	23,968
50 to 54	4,259	17,875	2,671	22,701

Source: Bureau of the Census, Money Income of Households, Families, and Persons in the United States: 1990.

Poverty

In 1989 the average poverty threshold was $12,674 for a family of four. Midlife women as a group had a lower rate of poverty than all women 16 and over. Younger midlife women, 35 to 44, had higher rates of poverty than older counterparts. However, as in the population as a whole, the highest rates of poverty were among those women who maintain families, particularly minority women. Of all family types, married-couple families experience poverty the least.

Table 13

Poverty Status of Midlife Women by Race and Type of Family, 1989
(in thousands)

Family Type	Total	White	Black	Hispanic Origin*
Women 16 and over	98,152	83,182	11,684	7,142
Percent below poverty level	12.7	10.3	29.6	24.8
Midlife women	31,870	26,940	3,691	2,258
Percent below poverty level	9.3	7.5	21.3	22.2
Families maintained by women	4,640	3,196	1,300	482
Percent below poverty level	25.0	20.7	34.7	44.2
Unrelated individuals	3,631	2,981	524	190
Percent below poverty level	18.3	16.1	27.9	33.7
Married couples**	22,554	20,071	1,650	1,436
Percent below poverty level	4.6	3.9	9.9	13.9

*Persons of Hispanic origin may be of any race.
**Data on midlife married couples is determined by the age of the head of household, which could be either husband or wife.

Source: Bureau of the Census, Money Income and Poverty Status in the United States 1989 and Workers With Low Earnings: 1964 to 1990.

Families with children under 18 were less likely than other families to be in poverty. However, women with children who maintain families had a rate of poverty more than 5 times that of married-couple families.

Table 14

Poverty Status of Midlife Women With Children by Race and Type of Family, 1989
(in thousands)

Family Type	Total	White	Black	Hispanic Origin*
Families maintained by women	3,337	2,232	1,009	368
Percent below poverty level	31.1	26.2	40.3	51.9
Married couples **	14,830	13,019	1,149	1,125
Percent below poverty level	5.6	4.9	10.0	16.8

*Persons of Hispanic origin may be of any race.
** Data on midlife married couples is determined by the age of the head of household which could be either husband or wife.
Source: Bureau of the Census, Money Income and Poverty Status in the United States 1989.

Multiple Jobholders

Midlife women accounted for almost half of all female multiple jobholders, with 62 percent of them between the ages of 35 and 44. In May 1991 more than one-third of the female multiple jobholders held two part-time jobs compared with 14 percent of men. Widowed, divorced, or separated women were more likely to be multiple jobholders than married women or women who never married. The most frequently cited reason for multiple jobholding among both men and women was the need to meet regular household expenses.

Table 15

Midlife Women Holding More Than One Job, May 1991
(in thousands)

Age	Total Employed	Multiple Jobholder Number	Rate
Women 16 and over	53,127	3,129	5.9
Midlife women	23,603	1,525	6.5
35 to 44	14,363	949	6.6
45 to 54	9,240	576	6.2

Source: Bureau of Labor Statistics, October 1991.

Union Affiliation

Midlife women had higher rates of union membership and union representation than did other women and also accounted for 56 percent of the total union members. The economic benefit of union membership or representation was greater for midlife women in 1991 than for midlife men. Median weekly earnings of full-time wage and salary midlife female workers, who were members of unions or represented by unions, exceeded that of nonunion workers by more than $100, compared with $25 for men in the 35 to 44 age group; however, there was no significant difference for older midlife men.

Table 16

Union Affiliation of Midlife Women, 1991
(in thousands)

Age	Total Employed	Membership in Unions		Represented by Unions	
		Number	Percent	Number	Percent
Women 16 and over	48,856	6,138	12.6	7,240	14.8
Midlife women	21,224	3,434	16.2	4,037	19.0
35 to 44	13,031	2,026	15.5	2,421	18.6
45 to 54	8,193	1,408	17.2	1,616	19.7

Source: Bureau of Labor Statistics, Employment and Earnings, January 1992.

Veterans

Midlife women accounted for 3 out of 10 female veterans in March 1990. Sixty percent had wartime service. Their wartime service was primarily in the Vietnam era. Of the 226,000 wartime veterans, only 13,000 (age 50 to 54) served in the Korean conflict.

More than half (52 percent) of the midlife women with peacetime service were active in the post-Vietnam era. The remainder served between the Korean conflict and the Vietnam era. However, veterans age 35 to 39 served only in the post-Vietnam era. The median age in 1990 of all peacetime female veterans was 35.2 years.

Table 17

Estimated Number of Midlife Female Veterans, March 1990
(in thousands)

Age	Total	Total	Wartime Vietnam Era	Korean Conflict	Peacetime
All ages	1,218	681	263	110	537
Midlife women	373	226	214	13	148
35 to 39	140	86	86	-	54
40 to 44	100	82	82	-	18
45 to 49	72	36	36	-	37
50 to 54	61	22	10	13	39

Source: Department of Veterans Affairs, Demographics Division.

Pensions and Social Security

In May 1988, 44 percent of all women working full time were covered by an employer-financed pension or retirement plan, compared with 11 percent of women working part time. However, half of the midlife women working full time were covered by a pension or retirement plan. Women 40 to 44 were more likely than other midlife women to be covered by an employer-financed plan. However, midlife women are much more likely to be covered under Social Security. In 1990, 4 out of 5 of these women were fully insured under Social Security. In addition, as of December 1989, more than 5 percent of the 3.3 million wives having Social Security entitlement based on the care of children were in their midlife years.

Table 18

Estimated Population of Midlife Women Fully Insured Under Social Security, 1990
(in thousands)

Age	Total Population	Percent Fully Insured
Women 17 and over	132,270	76*
Midlife women	33,434	82
35 to 39	10,509	87
40 to 44	9,422	84
45 to 49	7,384	79
50 to 54	6,119	74

* Percent of population fully insured age 17 and older.

Source: Social Security Administration, Social Security Bulletin, Annual Supplement, 1991.

Projections

Seventy-one percent of the net increase of women in the labor force between 1991 and 2005 will be women aged 35 to 54. The proportion of midlife women will increase from 43.6 percent of the female labor force in 1991 to 49.1 percent in 2005.

Table 19

Projections of Midlife Women Labor Force, 2005
(in thousands)

Age	1991 Labor Force	2005 Labor Force	Change
Women 16 and over	56,893	71,394	14,501
Midlife women	24,778	35,058	10,280
35 to 44	15,121	17,829	2,708
45 to 54	9,657	17,229	7,572

Source: Bureau of Labor Statistics, Monthly Labor Review, November 1991.